**Francis Appraisal Group**
**4801 Overcreek Place**
**Powell, OH 43065-8090**
**Phone (740) 881-4838**

*INSPECTION DATE*: 12/05/ 2015 *APPRAISED BY*: Gary Francis

*FAIR MARKET VALUE AS OF THIS DATE*: One Hundred Fifteen Thousand Dollars ($115,000.00)

*OWNER*: Linda and Jeffrey Armstrong *BANKRUPTCY #*: ________

*ADDRESS*: 835 Winesap Circle *APPROX. AGE*: Built 1994

*CITY, STATE*: Howard, OH 43028

*STYLE*: ranch *CONSTRUCTION*: wood frame (vinyl)

*BED RMS*: 3 *BATHS*: 2 full - 0 half *FAMILY RM*: no *FIREPLACE*: yes

*HEATING*: gas forced air *A/C*: central *ELECTRIC SERVICE*: 200 AMP (breakers)

*HUMIDIFER*: no *GARAGE*: 1 car attached *DRIVEWAY*: gravel *PATIO*: deck

*LANDSCAPING*: avg *BASEMENT*: yes *REC RM*: no *UTILITY RM*: basement

*FENCE*: no *ENTRY*: no *LIV RM*: yes *DINING RM*: no

*KITCHEN*: with eating area *WINDOWS*: insulated *ROOF*: composition

*FLOORING*: carpet, and vinyl throughout

**GENERAL CONDITIONS AS APPRAISED**

| | EXCELLENT | GOOD | AVERAGE | FAIR | POOR |
|---|---|---|---|---|---|
| *INTERIOR:* | | | XX | | |
| *EXTERIOR:* | | | XX | | |

**COMPARABLE PROPERTIES**

| | COMP ADDRESS | STYLE | BDRMS | BATHS | GARAGE | BSMT | SOLD PRICE | SOLD DATE |
|---|---|---|---|---|---|---|---|---|
| (1) | 865 Terrace View | ranch | 3 | 2.0 | 2car | yes | $125,000 | 08/27/2015 |
| (2) | 791 Crestrose | ranch | 3 | 2.0 | 2car | yes | $115,000 | 07/15/2015 |
| (3) | 638 Crabapple | ranch | 3 | 2.0 | 2car | yes | $113,500 | 08/11/2015 |

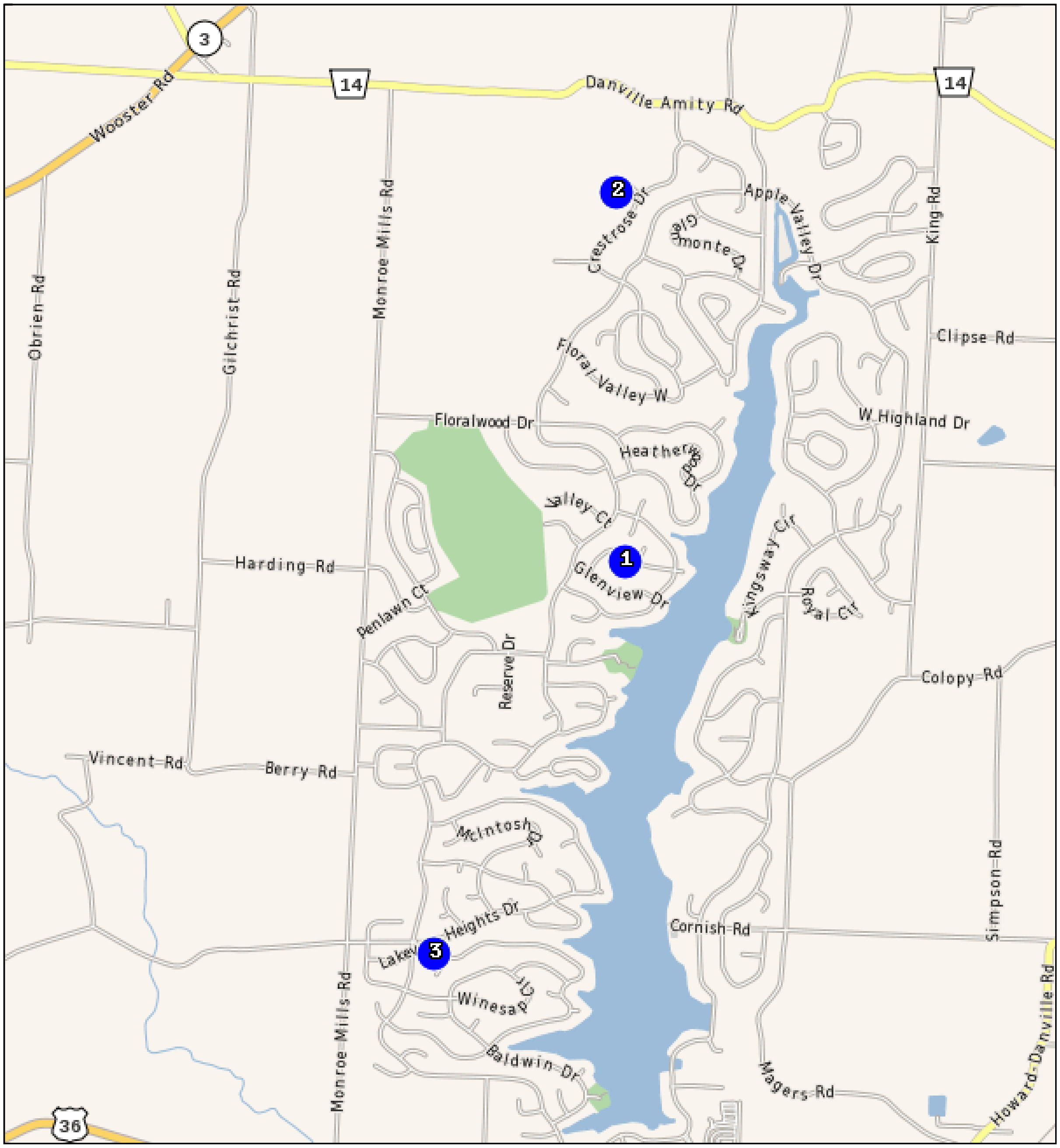
*REMARKS*:
Property is in close proximity to all support facilities. No adverse conditions affect this property. Subject would have an estimated marketing time of 100 - 125 days. Subject is a ranch style structure in average condition located in the unincorporated area of Howard Township in Knox County. The property is serviced by Knox County, and the East Knox Local School District. Property has areas of deferred maintenance on the interior. The interior has wear and tear throughout and has a full walk-out basement with some framing for finishing. Market area has good conformity and contribution; area is not REO driven and re-sale is average to good.

Gary Francis
N.R.A.I. Certification # 893

Jeep
KRONBS

835
M

**Street Map** **3 Properties**


Danville Amity Rd
Wooster Rd
Monroe Mills Rd
Gilchrist Rd
Obrien Rd
King Rd
Clipse Rd
Apple Valley Dr
Crestrose Dr
Glenmonte Dr
Floral Valley W
Floralwood Dr
W Highland Dr
Heatherwood Dr
Valley Ct
Glenview Dr
Kingsway Cir
Royal Cir
Harding Rd
Penlawn Ct
Reserve Dr
Colopy Rd
Vincent Rd
Berry Rd
McIntosh Dr
Heights Dr
Cornish Rd
Simpson Rd
Winesap Cir
Baldwin Dr
Magers Rd
Howard-Danville Rd
1
2
3
14
36

| **Legend** |
|---|
| **1.** 865 Terrace View Drive, Howard, OH 43028(215004901) |
| **2.** 791 Crestrose Circle, Howard, OH 43028(215013285) |
| **3.** 638 CRABAPPLE Drive, Howard, OH 43028(215024233) |

| Agent Full 1-Page | Residential-Single Family Freestanding | MLS# : 215004901 |
|---|---|---|

April 2, 2015 at 3:24:58 PM

**Status:** Closed
**Style:** 1 Story
**Address:**
865 Terrace View Drive, Howard, OH 43028
**Unit/Suite #:**

**List Price:** $129,900
**Original List Price:** $146,900
**Days On Market:** 148
**Cumulative DOM:** 148
**Possession:**

| | BR | FB | HB | LIV | Din | Eat SP | Fam | Den | Great | Util Sp | Rec |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Up 2 | 0 | 0 | 0 | | | | | | | | |
| Up1 | 0 | 0 | 0 | | | | | | | | |
| Entry Lvl | 3 | 2 | 0 | | | | | | | | |
| Down 1 | 0 | 0 | 0 | | | | | | | | |
| Down 2 | 0 | 0 | 0 | | | | | | | | |
| Totals | 3 | 2 | 0 | | | | | | | | |

### *Location*

**Subdiv/Cmplx/Comm:** Apple Valley **School District:** EAST KNOX LSD 4203 KNO CO. **Corp Lim:** None **Township:** Howard
**Directions:** Apple Valley Dr, R on Glenview Dr to Terrace View Dr

### *Characteristics*

**SqFt Tax Record:** 1,432 **Acreage:** 0.24 **Lot Size (Front):** 66 **Lot Size (Side):** 156
**SqFt ATFLS:** 1,432 **ATFLS Source:** Realist **Mult Parcels/Sch Dis:** **Year Built:** 2009
**Parcel #:** 25-00281.000 **Tax District:** 25 **Assessment:** **Built Prior to 1978:** No
**County:** Knox **Comm Dev Chrg:** No **Possession:** **Taxes (Yrly):** 1,993 **Tax Year:** 2013

**Addl Acc Conditions:** BkOwn/REO-DeedNotRec
**Cmplex/Sub Amenities:**
**Tenant Occupied:** No

**HOA/COA Fee:** 208 **Per:** Yearly
**HOA /COA Cntct Name/Phone:** Apple Valley Assoc / 740-397-3311
**HOA/COA Fee Includes:** Other
**HOA/COA Transfer Fee:** Reserve Contribution:

### *Features*

**Air Conditioning:**
**Heating:**
**Basement/Foundation:** Full
**Exterior:**
**Rooms:** 1st Flr Owner Suite
**Parking:** 2 Car Garage
**Garage/EnclosdSpaces:** 2
**Interior Amenities:**

**Accessibility Features Y/N:** No
**Alternate Uses:**
**Fireplace:** One
**Lot Characteristics:**
**Exterior Amenities:** Deck

**Warranty:**
**New Financing:**
**New Construction:** No
**Approx Complete Date:**
**Manufactured Housing:**
**Leased Items:** No
**Tax:**

**Property Description:** Cute as a button cozy ranch with upgraded Oak kitchen cabinets, wood floors and with a large spacious full basement. Call this house your new home. Hurry won't last long..

**Agt to Agt Remarks: (See CR Full 2-Page Report for full text)** Property is sold As-Is. As a seller requirement, offers subject to financing must be accompanied by a lender pre-approval letter dated within 30 days of an offer and/or proof of funds for cash offers. $1000 earnest money held with Listing Brokerage

**Dir Neg w/Sell Perm:** No **Contact Name:** **Contact Phone:**

### *Listing Info*

**Auction:** No **Auction Date:** **Sub Agency:** No **SA Amount:** **SA Type:** **Buy Brkr/Tenant Rep:** Yes % **BB/TR Amount:** 2.75 **BB/TR Type:** **VRC:** No
**Sub Property Type:** Single Family Freestanding **LD:** 02/18/2015
**Listing Office:** 06985 Equity Central, LLC 614-861-7777 **Ofc Fax:** 614-635-2697
**Listing Member:** 2009003007 Monica L Dunn 614-589-8686 **Agent Other Phone:**
**Agent EMail:** monica@getemdunn.com Monica 'Get Em' Dunn 'LET's GET ER DUNN' **Pref Agt Fax:** 614-304-2487
**Showing Phone #:** 614-255-5588 **Addl Contact Info:**

### *Sold Info*

**Under Contract Date:** 07/17/2015 **Sold Date:** 08/17/2015 **SP:** $125,000
**Selling Office:** 02095 - Real Living Home Team **Sold Terms:** Conventional **Sold Non-MLS:** No
**Selling Member:** 2012001371 - Chip R Sargent 740-501-5667 chip.sargent@realliving.com **Fin:** Conventional **SlrCns:** **SlrAst:**

**December 09, 2015** **Prepared by:** Gary R Francis

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**Agent Full 1-Page** | **Residential-Single Family Freestanding** | **MLS# : 215013285**

**Status:** Closed
**Contingency Reason:** inspection
**Style:** 1 Story
**Address:**
791 Crestrose Circle, Howard, OH 43028
**Unit/Suite #:**

**List Price:** $115,000
**Original List Price:** $115,000
**Days On Market:** 5
**Cumulative DOM:** 5
**Possession:**

| | BR | FB | HB | LIV | Din | Eat SP | Fam | Den | Great | Util Sp | Rec |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Up 2** | 0 | 0 | 0 | | | | | | | | |
| **Up1** | 0 | 0 | 0 | | | | | | | | |
| **Entry Lvl** | 3 | 2 | 0 | 1 | 1 | 1 | | | | | |
| **Down 1** | 2 | 0 | 0 | | | | | | | 1 | |
| **Down 2** | 0 | 0 | 0 | | | | | | | | |
| **Totals** | 5 | 2 | 0 | | | | | | | | |

***Location***

**Subdiv/Cmplx/Comm:** Apple Valley Lake Commu **School District:** MT VERNON CSD 4205 KNO CO. **Corp Lim:** None **Township:** Brown
**Directions:** North on 3 right on Amity Dan Road. Right on Crestrose Drive Right on Crestrose Circle.

***Characteristics***

**SqFt Tax Record:** 1,196 **Acreage:** 0.3 **Lot Size (Front):** 92.54 **Lot Size (Side):** 141
**SqFt ATFLS:** 1,500 **ATFLS Source:** Realtor **Mult Parcels/Sch Dis:** **Year Built:** 1996
**Parcel #:** 07-00097.000 **Tax District:** 07 **Assessment:** 25 **Built Prior to 1978:** No
**County:** Knox **Comm Dev Chrg:** No **Possession:** **Taxes (Yrly):** 1,642 **Tax Year:** 2014

**Addl Acc Conditions:** None Known
**Cmplex/Sub Amenities:** Clubhouse; Fitness Facility; Golf Club; Park; Pool
**Tenant Occupied:** No

**HOA/COA Fee:** 206 **Per:** Yearly
**HOA /COA Cntct Name/Phone:** Apple Valley POA / 740-397-3311
**HOA/COA Fee Includes:** Recreation
**HOA/COA Transfer Fee:** Reserve Contribution:

***Features***

**Air Conditioning:** Central
**Heating:** Forced Air,Gas
**Basement/Foundation:** Full
**Exterior:** Vinyl
**Rooms:** 1st Flr Owner Suite,LL Laundry,Dining Room,Eat Space/Kit,Living Room
**Parking:** 2 Car Garage,Attached Garage
**Garage/EnclosdSpaces:** 2
**Interior Amenities:** Dishwasher; Electric Range; Microwave; Refrigerator

**Accessibility Features Y/N:** No
**Alternate Uses:**
**Fireplace:**
**Lot Characteristics:**
**Exterior Amenities:** Deck

**Warranty:**
**New Financing:**
**New Construction:** No
**Approx Complete Date:**
**Manufactured Housing:**
**Leased Items:**
**Tax:**

**Property Description:** A nice ranch, newly remodeled on a great secluded circle. There's a cabinet filled kitchen with almost new stainless steel appliances and an adjoining dining area. The living room has a cathedral ceiling and the hallway connects to 3 bedrooms and 2 baths. The full basement has 2 unfinished bedrooms, dry walled and ready to finish. Plenty of storage space!! A comfortable deck off the dining room and treed backyard is perfect for B-B-Q-ing.

**Agt to Agt Remarks: (See CR Full 2-Page Report for full text)** EASILY ACCESSIBLE FOR SHOWINGS...WE WELCOME ALL OUT OF TOWN BUYERS AGENTS...All of our listings are on push button combo lock boxes and our phones are forwarded to one of our agents 24/7 after hours and on weekends. Call the listing agent's cell phone or our office at 740-393-3777. It's our pleasure working with you!

**Dir Neg w/Sell Perm:** No **Contact Name:** **Contact Phone:**

***Listing Info***

**Auction:** No **Auction Date:** **Sub Agency:** No **SA Amount:** **SA Type:** **Buy Brkr/Tenant Rep:** Yes **BB/TR Amount:** 3 % **BB/TR Type:** **VRC:** No
**Sub Property Type:** Single Family Freestanding **LD:** 04/24/2015
**Listing Office:** 02095 Real Living Home Team 740-393-3777 **Ofc Fax:** 740-393-1369
**Listing Member:** 2005013277 Hazel K Peterson 740-393-3777 **Agent Other Phone:** 740-627-1025
**Agent EMail:** hazel.peterson@realliving.com Hazel K Peterson **Pref Agt Fax:** 740-393-1369
**Showing Phone #:** 740 -393-3777 **Addl Contact Info:**

***Sold Info***

**Under Contract Date:** 04/28/2015 **Sold Date:** 07/15/2015 **SP:** $115,000
**Selling Office:** 01360 - Real Estate Showcase, Inc. **Sold Terms:** FHA **Sold Non-MLS:** No
**Selling Member:** 2009001852 - Gwendolyn A Sparks 740-507-6308 gwensparks@reshowcasemtv.com **Fin:** FHA **SlrCns:** **SlrAst:**

**December 09, 2015** **Prepared by:** Gary R Francis

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| Agent Full 1-Page | Residential-Single Family Freestanding | MLS# : 215024233 |
|---|---|---|

**Status:** Closed
**Style:** 1 Story
**Address:**
638 CRABAPPLE Drive, Howard, OH 43028
**Unit/Suite #:**

**List Price:** $119,444
**Original List Price:** $119,444
**Days On Market:** 16
**Cumulative DOM:** 16
**Possession:**

| | BR | FB | HB | LIV | Din | Eat SP | Fam | Den | Great | Util Sp | Rec |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Up 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 |
| Up1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 |
| Entry Lvl | 2 | 1 | 0 | 1 | 1 | 1 | 0 | | 0 | 0 | 0 |
| Down 1 | 1 | 1 | 0 | 0 | 0 | 0 | 1 | | 0 | 1 | 0 |
| Down 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 |
| Totals | 3 | 2 | 0 | | | | | | | | |

### *Location*

**Subdiv/Cmplx/Comm:** Apple Valley subdivision **School District:** EAST KNOX LSD 4203 KNO CO. **Corp Lim:** None **Township:** Howard
**Directions:** AV Blvd, Left on AV Drive, Right on Lakeview Heights

### *Characteristics*

**SqFt Tax Record:** 1,184
**SqFt ATFLS:** 1,184
**Parcel #:** 22-00093.000
**County:** Knox

**Acreage:** 0.34
**ATFLS Source:** Realist
**Tax District:** 22
**Comm Dev Chrg:** No

**Lot Size (Front):** 79
**Mult Parcels/Sch Dis:**
**Assessment:**
**Possession:**

**Lot Size (Side):** 185
**Year Built:** 1983
**Built Prior to 1978:** No
**Taxes (Yrly):** 1,077 **Tax Year:** 2014

**Addl Acc Conditions:** None Known
**Cmplex/Sub Amenities:** Basketball Court; Clubhouse; Fitness Facility; Indoor Sport Facilty; Outdoor Sports Area; Park; Pool; Tennis Court
**Tenant Occupied:** No

**HOA/COA Fee:** 208 **Per:** yr
**HOA /COA Cntct Name/Phone:** Apple Valley POA / 740-397-3311
**HOA/COA Fee Includes:** Recreation
**HOA/COA Transfer Fee:** Reserve Contribution:

### *Features*

**Air Conditioning:** Central
**Heating:** Gas
**Basement/Foundation:** Block
**Exterior:** Vinyl
**Rooms:** 1st Flr Owner Suite,LL Laundry,Eat Space/Kit
**Parking:** 2 Car Garage,Detached Garage
**Garage/EnclosdSpaces:** 2
**Interior Amenities:** Electric Range; Microwave; Refrigerator

**Accessibility Features Y/N:** No
**Mid/High Rise:** No
**Alternate Uses:**
**Fireplace:** One,Gas Log
**Lot Characteristics:**
**Exterior Amenities:** Deck

**Warranty:**
**New Financing:**
**New Construction:** No
**Approx Complete Date:**
**Manufactured Housing:**
**Leased Items:**
**Tax:**

**Property Description:** First floor living at its best. Features a large master bedroom with lots of closet space a second bedroom and a full bathroom, updated cherry kitchen with stainless steel appliances. Large living room with gas log fireplace. Lower level is finished and features a possible third bedroom and a second full bathroom along with a large family room. Home also has great outdoor space with a covered back porch and a two and a half car detached garage, concrete driveway and a new roof in 2004. This is a great low maintenance home with updated mechanicals. $119,444.

**Agt to Agt Remarks: (See CR Full 2-Page Report for full text)** Easy Show - Contact CSS for showings @ 877-474-0006 orJoe Toth @ 330-388-6293 w/ questions

**Dir Neg w/Sell Perm:** No **Contact Name:** **Contact Phone:**

### *Listing Info*

**Auction:** No **Auction Date:** **Sub Agency:** No **SA Amount:** **SA Type:** **Buy Brkr/Tenant Rep:** Yes **BB/TR Amount:** 3 % **BB/TR Type:** **VRC:** No
**Sub Property Type:** Single Family Freestanding **LD:** 07/06/2015
**Listing Office:** 04960 RE/MAX Consultant Group 614-855-2822 **Ofc Fax:** 614-855-2823
**Listing Member:** 2001004197 Sherrie Toth 740-390-0735 **Agent Other Phone:** 740-390-0735
**Agent EMail:** sherrietoth@gmail.com Sherrie Toth - That Lake Girl -Lake homes are my Niche! **Pref Agt Fax:**
**Showing Phone #:** 330-388-6293 **Addl Contact Info:** Joe Toth

### *Sold Info*

**Under Contract Date:** 07/13/2015 **Sold Date:** 08/11/2015 **SP:** $113,500
**Selling Office:** 09980 - NON MEMBER OFFICE **Sold Terms:** Conventional **Sold Non-MLS:** No
**Selling Member:** NONMEMBER - NON MEMBER **Fin:** Conventional **SlrCns:** **SlrAst:**

**December 09, 2015** **Prepared by:** Gary R Francis

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